



MODIFIED PTO/SB/08 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449B/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

Date Submitted: July 7, 2004

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**Complete if Known**

Application Number	09/676,956
Filing Date	10/02/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

Sheet 1 of 40

**U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
gwr	A1	6,363,164	B1	Jones et al.	03/26/2002	
	A2	5,760,916		Dellert et al.	06/02/1998	
	A3	4,321,672		Braun et al.	03/23/1982	
	A4	5,054,096		Beizer	10/01/1991	
	A5	5,673,333		Johnston	09/30/1997	
	A6	5,274,567		Kallin et al.	12/28/1993	
	A7	5,504,822		Holt	04/02/1996	
	A8	5,488,671		Kern	01/30/1996	
	A9	2002/0001393	A1	Jones et al.	01/03/2002	
	A10	5,678,046		Cahill et al.	10/14/1997	
	A11	4,264,808		Owens, et al.	04/28/1981	
	A12	4,454,575		Bushaw, et al.	06/12/1984	
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nr	A19	5,453,601		Rosen	09/26/1995	
	A20	5,473,143		Vak, et al.	12/05/1995	
	A21	5,484,988		Hills, et al.	01/16/1996	
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	A42	4,602,936		TOPFL et al.	07-29-1986	

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Signature

Nga Nguyen

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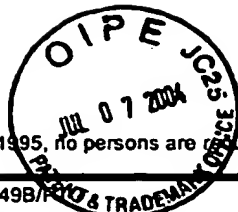
1/6/05

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Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

Sheet 2 of 40

**U.S. PATENT DOCUMENTS**

U.S. Patent Document					
nn	A43	4,680,803		DILELLA	07-14-1987
	A44	4,694,147		AMEMIYA et al.	09-15-1987
	A45	4,750,201		HODGSON et al.	06-07-1988
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	A86	5,265,007		Barnhard, Jr. et al.	11/23/1993
	A87	5,237,159		Stephens et al.	08/17/1993

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*Nga Nguyen*

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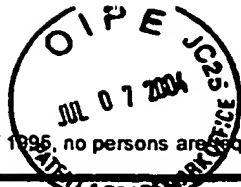
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First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

Sheet 3 of 40

**U.S. PATENT DOCUMENTS**

U.S. Patent Document				
<i>nm</i>	A88	5,237,158		Kern et al.
	A89	4,264,808		Owens et al.
	A90	4,126,779		Jowers et al.
	A91	5,889,863		Weber
	A92	5,324,922		Roberts
	A93	5,425,080		Abbie
	A94	5,438,184		Roberts et al.
	A95	5,978,840		Nguyen et al.
<i>nm</i>	A96	6,178,409	B1	Weber et al.

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Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)			
<i>nm</i>	A97	EP	0 320 713	B1	International Business Machines Corporation	06/21/1989	
	A98	WO	98/47100		Cummins-Allison Corp.	10/22/1998	
	A99	GB	2 297 414	A	Ravell Holdings Pte Ltd	07/31/1996	
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	A101	EP	0 593 209		Campbell, Walter G.	04-20-1994	
	A102	WO	91/06052		Benkarski et al.	05-02-1991	
	A103	EP	0 320 756		Dinan, Raymond F., et al.	06-21-1989	
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	A105	WO	91/06058		Nigam, Ravi, et al.	05-02-1991	
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	A108	EP	0 678 829		Bednar, Gregory, et al.	10-25-1995	
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	A110	CIPO	2,131,667		International Business Machines Corporation - USA	06/30/1995	
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<i>nm</i>	A112	WO	97/22080		Financial Services Technology Consortium	06/19/1997	

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
<i>nm</i>	A113	Cisco partners with AT&T CMS on network switch manufacturing, Lucent Technologies [On-line], Sept. 26, 1995 [Retrieved Dec. 2, 2002]. Retrieved from the Internet: <URL: <a href="http://www.lucent.com/press/0995/950926.mma.html">http://www.lucent.com/press/0995/950926.mma.html</a>	

Examiner Signature

*Nga B. Nguyen*

Date Considered

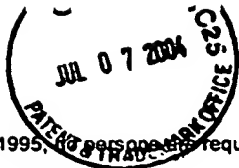
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		Examiner Name	Nga B. Nguyen
		Attorney Docket Number	057898-0105

Sheet	4	of	40
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
m	A114	BEHNKE et al., NSSDC's Mass Storage System Evolves [On-line], Mar. 1995 [Retrieved Dec. 2, 2002], Vol. 11, No. 1. Retrieved from the Internet: <URL:http://nssdc.gsfc.nasa.gov/nssdc_news/march95/09_j_behnke_0395.html	
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	A116	Specifications for the Secure Hash Standard, Federal Information Processing Standards Publication 180, May 11, 1993, p. JPMC 000808-000852 (with attached memos)	
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	A119	Some Issues Related to Check Image Compression, p. JPMC 000920-000930	
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	A121	Financial Services Technology Consortium Interbank Check Imaging Project Meeting, Lawrence Livermore National Laboratory, Apr. 25-26, 1994, p. JPMC 000964-001010	
	A122	Financial Services Technology Consortium, FSTC Presentation to ANSI, Sept. 30-Oct. 1, 1996	
	A123	FSTC Interbank Check Imaging Project, Summary Report, p. 1-11	
	A124	The Image Forum, Feb. 28-29; Grand Hotel; Atlanta, GA, Global Concepts HomePage [On-line]	
	A125	Financial Services Technology Consortium, Interbank Check Imaging Project (Presentation), May 25, 1994	

Examiner Signature	<i>Nga B. Nguyen</i>	Date Considered	1/6/05
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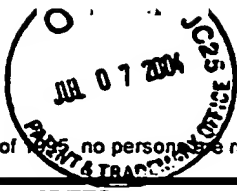
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nn	A126	MEDEIROS, Case Studies in Check Image Archive Applications at Large US Banks: Making the Business Case, The Tower Group, July 1998, 016:05W, p. 1-10, The Tower Group, Newton, MA, USA	
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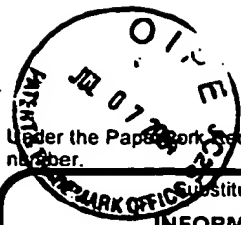
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Examiner  
Signature

*Nga B. Nguyen*

Date  
Considered

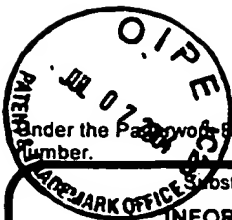
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STATEMENT BY APPLICANT

Date Submitted: July 7, 2004

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First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

Sheet 7 of 40

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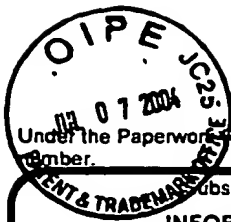
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First Named Inventor	Danne L. Buchanan
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Nga B. Nguyen

Date Considered

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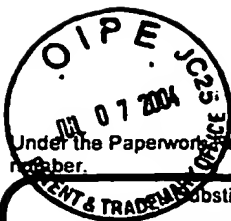
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		Filing Date	10/02/2000
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
Sheet	9	of	40
		Attorney Docket Number	057898-0105

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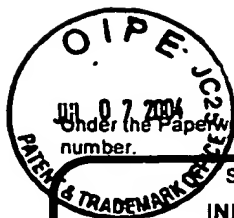
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First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
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*Nga Nguyen*

Date  
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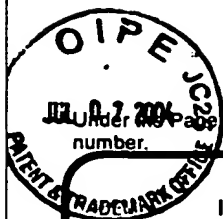
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Application Number		09/676,956	
Filing Date		10/02/2000	
First Named Inventor		Danne L. Buchanan	
Group Art Unit		3628	
Examiner Name		Nga B. Nguyen	
Attorney Docket Number		057898-0105	

## NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
nn	A189	Image-Based Check Archival System, Factiva [On-line], Apr. 15, 1993 [Retrieved June 20, 2003], Vol. 4, No. 7, ISSN: 1048-5120, Phillips Business Information, Inc. Retrieved from the Internet: <URL:http://global.factiva.com/en/arch/print_results.asp	
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nn	A197	KUTLER, TRW Sells Image Processing System to Norwegian Clearing House, The American Banker, Nov. 16, 1988, Section: Technology Today, p. 9, American Banker, Inc.	

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	A206	LUNT, Welcome to sfnb.com The paradigm just shifted, ABA Banking Journal, Dec. 1995, Section: Cover Story, p. 40, American Bankers Association	

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mr	A208	MARJANOVIC, Fed Buys Bancnet Check-Image Storage System, The American Banker, Feb. 1, 1996, Section: Technology/Operations, p. 18, American Banker, Inc.	
	A209	Image Technology in Banking Conference, Reference Guide, Oct. 18-20, 1995, Bank Administration Institute, Nashville, TN, USA	
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	A211	Bancnet announces new image archiving product and initial sale to major U.S. bank, Business Wire, Nov. 10, 1994, Business Wire, Inc.	
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	A213	IA Corp. Uses StorageTek Robotic Library for First Client/Server Check Image Archive at Union Bank of California; New client/server CheckVision Archive Application Stores Millions of Checks Per Day Using StorageTek Technology for Quicker Image Retrieval and On-line Client Viewing, Business Wire, Oct. 7, 1996, Business Wire, Inc.	
	A214	DAVIES et al., Security for Computer Networks, An Introduction to Data Security in Teleprocessing and Electronic Funds Transfer, 1989, Second Edition, John Wiley & Sons	
mr	A215	BRISCO, DNS Support for Load Balancing, Apr. 1995, p. 1-7, Trade & Industry; Magazine	

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	A217	Payments, Clearance, and Settlement; A Guide to the Systems, Risks, and Issues, Report to the Chairman Committee on Banking and Financial Services House of Representatives (001656), June 1997, GAO/GGD97-73, United States General Accounting Office	
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mn	A223	Name of Attendees Offerors Conference, pps. 1-2, May 13, 1994.	
	A224	Capture and Processing Overview, 5 pages.	

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Group Art Unit		3628	
Examiner Name		Nga B. Nguyen	
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nm	A225	Capture and Processing Overview, 5 pages. (SAME AS ABOVE)	
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Examiner Signature	<i>Nga B. Nguyen</i>	Date Considered	1/6/05
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nm	A234	DNS Support for Load Balancing, Rutgers University, pps. 1-7, April 1995.	
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	A248	Matthews, Markets Jolted by Fed Action, Fears of Frequent Rate Hikes, American Banker, The Daily Financial Services Newspaper, Vol. CLIX No. 74, April 19, 1994.	
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	A257	Iida, Electronic Presentment Due for N.Y. Test, American Banker, Vol. CLVII, No. 142, July 27, 1992.	
	A258	Major Check Industry Changes No Longer A Pipe Dream, Financial Services Report Phillips Business Information, Inc., Factiva, Vol. 9, No. 25 ISSN: 0894-7260, pp. 1-5, 23 December 1992.	
	A259	Murphy, Electronic Check Clearing Alternatives Take Shape, ABA Banking Journal, pp. 62-66, May 1993.	
mn	A260	Articles, IBM Systems Journal, Vol. 29, Issue 3, pp 1-2, 1990.	

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Substitute for form 1449B/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> Date Submitted: July 7, 2004 (use as many sheets as necessary)		Application Number	09/676,956
		Filing Date	10/02/2000
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
Sheet 20 of 40	Attorney Docket Number	057898-0105	

## NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
nm	A261	IBM Online Library: Installing and Using the Online Library, IBM Corp., GC31-8311-07, Eighth Edition, September 1998.	
	A262	Online Library, Payment Solutions Collection, IBM, December 1998.	
	A263	IBM 3898 Image Processor, Product Announcement, IBM, US Marketing & Services, March 13, 1990.	
	A264	IBM ImagePlus High Performance Transaction System Overview, IBM, US Marketing & Services, pp. 1-7, March 13, 1990.	
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	A266	ImagePlus High Performance Transaction System (HPTS), IBM Corp., 1990.	
	A267	Using the ImagePlus High Performance Transaction System (HPTS) with IBM System/390 Computers, IBM Corp., 1990.	
	A268	CPCS Mass Data Set, 1-92 CPCS Programming and Diagnostic Guide.	
nm	A269	Kniskern, Engineering a Visionary Solution, Datamation, Vol. 36, No. 8, p90(2), pp. 1-3, April 15, 1990.	

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		Application Number	09/676,956
		Filing Date	10/02/2000
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
		Attorney Docket Number	057898-0105
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nn	A270	Fisher, IBM, Customers Continue Work on Document Image Processor, Datamation, Vol. 34, No. 19, p23(2), pp. 1-3, October 1, 1988.	
	A271	Nixdorf Computer Introduces DCPA Image - A Sophisticated Document Image Processing System With Unique Capabilities, PR Newswire, August 15, 1989.	
	A272	Bernard, Document Image Processing, 1991: The Imaging Edge (The Association for Information and Image Management's 1991 Conference and Exposition held in Washington, D.C., on April 29-May 2), Seybold Report on Publishing Systems, Vol. 20, No. 19, p.22(8), June 24, 1991.	
	A273	Marjanovic, Mich. National Streamlines Imaging With IBM System (check imaging), American Banker, Vol. 160, No. 176, p14(1), pp. 1-2, September 13, 1995.	
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	A276	Uhrich, The IBM ImagePlus High Performance Transaction System, Today, Vol. 12, No. 7, May-June 1992.	
	A277	Gellerman, California Bank Cashes In On Cash Imaging System, Imaging World, Vol. 3, Issue 10, October 18, 1994.	
nn	A278	Banking's Role In Tomorrow's Payments System, Payments System Overview, A Study Prepared For The Banking Research Fund On Behalf Of The Payments Systems Committee Of The Bankers Roundtable, Furash & Company, Chapter I, Vol. II, June 1994.	

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Sheet	22	of	40

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mn	A279	AT&T SIIPS Proof-of-Deposit Operations Guide, AT&T Confidential, D1-4619-A, Issue 1, March 1995.	
	A280	AT&T SIIPS Proof-of-Deposit Operations Guide, General Information.	
	A281	AT&T SIIPS Proof-of-Deposit System Administration Guide.	
	A282	MEDEIROS, DAVID W., "Image Technology Applications in Check Processing," presented at the BAI Transaction Processing Conference, San Antonio, TX, March 31, 1996, pp. 1-106.	
	A283	MEDEIROS, DAVID W., "Introduction to Check and Document Imaging," presented at the BAI Image Technology in Banking Conference, Orlando, FL, October 27, 1996, pp. 1-100.	
	A284	MEDEIROS, DAVID W., "Image Technology Applications in Check Processing," presented at the BAI Transaction Processing SuperConference, New Orleans, LA, March 24, 1998.	
	A285	MEDEIROS, DAVID W., "Introduction to Check and Document Imaging," presented at the BAI Image Technology in Banking Conference, Nashville, TN, October 18, 1995, pp. 1-93.	
mn	A286	IBM HPTS General Information Manual, Glossary, Numerics, Bibliography, and Index, 1990, pp. X1 to X15.	
	A287	IBM ImagePlus High Performance Transaction System, General Information Manual, 1990, pp. i-x, and 1-1 to 5-10 and A1 to A5.	

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Date Submitted: July 7, 2004		Filing Date	10/02/2000
(use as many sheets as necessary)		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
Sheet	23 of 40	Attorney Docket Number	057898-0105

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nn	A288	IBM ImagePlus High Performance Transaction System, General Information Manual, 1990, pp. i-x, and 1-1 to 5-10 and A1 to A6 and X1-X15.	
	A289	"Operational image systems: A new opportunity," IBM Systems Journal, 1990, pp. 304-313.	
	A290	"Image system communications," IBM Systems Journal, 1990, pp. 370-383.	
	A291	WELLS, BEV, "Why digitations means dollars: The corporate stake in bank imaging," <i>Corporate Cashflow</i> , vol. 15, no. 9, August 1994, p. 1 and pp. 30-32.	
	A292	"Add Value by Reinventing Accounts Receivable Processing," <i>Corporate Cashflow</i> , vol. 15, no. 2, February 1994, pp. 2, 17-18, and 27.	
	A293	O'DONNELL, DOROTHY, "The Productive Alternative," <i>October Inform</i> , Banking: Financial, and Insurance Case Studies, pp. 3, 46-48, and 50.	
	A294	"Image processing could cut clearing costs," <i>Banking World</i> , April 1993, vol. 11, no. 3, pp. 40-41.	
	A295	DINAN, R.F. et al., "ImagePlus High Performance Transaction System," <i>IBM Systems Journal</i> , vol. 29, no. 3, 1990, pp. 421-434.	
nn	A296	"Electronic check presentment on the move," <i>ABA Banking Journal</i> , August 1995, pp. 53-56.	

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nm	A297	GOPSETTY, S., et al., "Automated forms - processing software and services," <i>IBM Journal of Research and Development</i> , vol. 40, no. 2, March 1996, pp. 211-230.	
	A298	LOMB, REINER, et al., "Storage Management Solutions for Distributed Computing Environments," <i>Hewlett-Packard Journal</i> , October 1996, vol. 47, pp. 81-89.	
	A299	HELM, SYLVIA, "Who's doing what in image processing," <i>ABA Banking Journal</i> , January 1991, vol. LXXXIII, no. 1, pp. 31-33.	
	A300	GIBBS, MARK, "Networks up close and in depth," <i>January INFORM</i> , pp. 17-22.	
	A301	OUTLAW, NOWELL, "Novell, Inc.," <i>January INFORM</i> , pp. 36-37.	
	A302	ARNETTE, DENISE A., "Cash management: Banks turn imaging into speedy new delivery products," <i>Corporate Cashflow</i> , vol. 15, no. 1, January 1994, pp. 1 and 12-13.	
	A303	BENSEN, PAUL, "Digital imaging solves county's records boom," <i>June '96 INFORM</i> , pp. 3 and 28-30.	
	A304	"Image technology brings lockbox breakthroughs," <i>Corporate Cashflow</i> , vol. 16, no. 9, September 1995, pp. 16-18 and 20.	
nm	A305	MORRALL, KATHERINE, "The Democratization of Imaging," <i>Bankers Monthly</i> , Special Insert, May 1991, vol. CVIII, no. 5, 5 pages.	

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mn	A306	FRANCA, V., "A Station for Capture, Processing and Storing of Documents," <i>IEEE</i> , 1991, <i>Proceedings</i> , vol. II, 6 <sup>th</sup> Mediterranean Electrotechnical Conference, May 22-24, 1991, Ljubljana, Slovenia, Yugoslavia, pp. i-xxviii, and 1264-1267.	
	A307	PLESUMS, C.A., et al., "Large-scale image systems: USAA case study," <i>IBM Systems Journal</i> , vol. 29, no. 3, 1990, pp. 342-347.	
	A308	FITCH, THOMAS P., "Check image capture speeds up positive pay reconciliation," <i>Corporate Cashflow</i> , vol. 16, no. 2, February 1995, pp. 1, 7 and 11.	
	A309	SULLIVAN, DEIDRE, "Bank Technology Trick or Treat?," <i>Beyond Computing for Financial Services</i> , Premier Edition, vol. CIX, no. 11, pp. 10-20.	
	A310	MEDEIROS, DAVID, "Small-scale check imaging systems," <i>The Tower Group</i> , Category: Industry Case Study, check imaging, image lockbox, D100-000, edit history: 09/05/96.	
	A311	MEDEIROS, DAVID, "Case studies in check imaging technology for corporate cash management applications," <i>The Tower Group</i> , Category: Industry Case Study, check imaging, D100-100, edit history: 09/05/96.	
	A312	MEDEIROS, DAVID, "Check image technology in corporate cash management application," <i>The Tower Group</i> , Category: check imaging, Industry Case Study, image lockbox, D100-200.	
	A313	MEDEIROS, DAVID, "Check image in proof-of-deposit: update," <i>The Tower Group</i> , Category: Industry Case Study, check imaging, D100-300.	
mn	A314	MEDEIROS, DAVID, "Statement with check images: update," <i>The Tower Group</i> , Category: Industry Case Study, check imaging, D100-400, edit history: 09/05/96.	

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mn	A315	BENMOHAMED, LOTFI, et al., "Architecture and Performance Analysis of a Large Scale Archival and Retrieval System," <i>Proceedings SPIE - The International Society for Optical Engineering</i> , vol. 2606, October 25-26, 1995, Philadelphia, Pennsylvania, pp. 36-47.	
	A316	O'SULLIVAN, ORLA, "Data warehousing—without the warehouse," <i>ABA Banking Journal</i> , December 1996, vol. LXXXVIII, no. 12, pp. 3, 42-44.	
	A317	LUNT, PENNY, "Paper-shy brokerages," <i>ABA Banking Journal</i> , October 1996, vol. LXXXVIII, no. 10, pp. 3, 73-75.	
	A318	LUNT, PENNY, "Microfilm begone—companies want check images," <i>ABA Banking Journal</i> , August 1996, vol. LXXXVIII, no. 8, pp. 3, 57, 62.	
	A319	LUNT, PENNY, "Image pioneer takes proofing to a higher level," <i>ABA Banking Journal</i> , March 1995, vol. LXXXVII, no. 3, pp. 2, 60, 62, 64.	
	A320	CROWE, MARIANNE, "Imaging: Getting Clear Benefits," <i>Bank Systems - Technology</i> , pp. 42, 43, and 1-3.	
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	A322	"Document Management - Imaging System Achieves Payback in One Year," <i>Managing Office Technology</i> , August 1997, p. 31.	
mn	A323	TAUBERT, C., "Workflow System Rids Branches of Paper," <i>Bank Systems Technology</i> , June 1996, p. 26.	

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nn	A324	AMATO-MCCOY, DEENA, "State Dept. Credit Union Improves Check Retrieval," <i>Bank Systems Technology</i> , April 1997, p. 28.	
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Examiner Signature	<i>Nga B. Nguyen</i>	Date Considered	1/6/05
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Date Submitted: July 7, 2004		Filing Date	10/02/2000
(use as many sheets as necessary)		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
		Attorney Docket Number	057898-0105
Sheet	28	of	40

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				Group Art Unit	3628
(use as many sheets as necessary)				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0105
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mn	A369	M. GARVEY, Check Processing Goes Digital - Chase Manhattan Bank to store checks electronically, saving time and money, DialogNews Document [On-line], Sept. 15, 1997 [Retrieved 10/24/2002], No. 648, p. 20, INFORMATIONWEEK. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	09/676,956
Date Submitted: July 7, 2004		Filing Date	10/02/2000
(use as many sheets as necessary)		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
Sheet	34	of	40
		Attorney Docket Number	057898-0105

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
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Examiner Signature	<i>Nga Nguyen</i>	Date Considered	1/6/05
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mn	A396	NCR introduces Scalable Image Item Processing Solution, AT&T News Release [On-line], Jan. 19, 1996 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL:http://www.att.com/news/0196,960119.nca.html	
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mn	A405	Unix-based image statement software, DialogNews Document [On-line], Feb. 1993 [Retrieved 11/15/2002], Vol. 85, No. 2, p. 80(1), ABA Banking Journal. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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PATENT & TRADEMARK		Group Art Unit	3628
Sheets 37 of 40		Examiner Name	Nga B. Nguyen
		Attorney Docket Number	057898-0105

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nr	A414	DFA compacts big features, DialogNews Document [On-line], May 1992 [Retrieved 2/10/2003], Vol. 40, No. 5, p. 20(1), Appliance Manufacturer. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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Date Submitted: July 7, 2004

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First Named Inventor	Danne L. Buchanan
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Sheet

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mn	A423	NCR Helps To Speed Up Check Processing, DialogNews Document [On-line], May 2, 1997 [Retrieved 2/10/2003], p. N/A, Newsbytes News Network. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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	A426	Allfirst Financial To Use VECTOR:Capture for Prime Pass To Enable Image Archive-Sterling Commerce helps Allfirst Financial protect existing hardware investment while implementing image strategy, DialogNews Document [On-line], Dec. 8, 2000, 10:31 EST [Retrieved 2/10/2003], Business Wire. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
	A427	The High-Quality Imaging Solution...for front or back office processing, 7731, 1999 NCR Corporation, Ohio, USA	
	A428	Product Overview, 7731 Low-Volume Image Item Processor, NCR - Hardware - 7731 [On-line] [Retrieved 2/10/2003], Retrieved from the Internet: <URL: wysiwyg://25/http://www.ncr.com/products/hardware/hw_7731_product.htm	
	A429	Product Description, 7731 Personal Image Processor [On-line] [Retrieved 2/10/2003]. Retrieved from the Internet: <URL:http://www3.ncr.com/product/financial/fsgwa/7731.htm	
	A430	Teller Hardware, Teller Hardware manufacturers [On-line], Mar. 28, 2001 [Retrieved 2/10/2003]. Retrieved from the Internet: <URL:http://www.amarshall.com/resix/body_x_telh01.html	
mn	A431	Financial Services Technology Consortium Interbank Check Imaging Project White Paper, June 20, 1994, p. 1-30	

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Nga B. Nguyen

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mn	A432	American National Standard For Financial Image Interchange: Architecture, Overview and System Design Specification (ANSI/ABA X9.xx-1994 Draft version 0.7), American National Standards Institute, Inc., Approved 1994, p. 1-202	
	A433	FSIC Check Image Exchange Project - Proposed Pilot Cash Letter Flow, Mar. 9, 1995, 5 Figures	
	A434	Pilot Overview - Options 1-3, Addendum and 3 Figures, 4/3/1995, p. 1-5	
	A435	Archive Storage and Retrieval Component Decomposition, FSTC Check Image Interchange Project, May 25, 1995, p. 1-20 with attachments	
	A436	R. BROWN, Preliminary Architecture and Project Plan, FSTC Image Interchange Project, Pilot Phase-1A, IBM Corporation, 6/30/1995, p. 1-34	
	A437	R. BROWN, ANSI X9.46 Data Structure Reference, IBM Corporation, July 31, 1995, p. 1-16	
	A438	Image Quality Functional Requirements, 7/26/1995, p. 1-19	
	A439	Program Product, Electronic Payment Systems Support/Check Processing Control System: Program Reference and Operations Manual, Program No. 5734-F11, IBM, Fax from Meinert Engineering, 8/8/2002, 7 pages	

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gm	A440	IBM 3898 Image Processor, Product Announcement, Mar. 13, 1990, p. 1-3 w/summary, IBM	
nm	A441	BancorpSouth Inc. Decentralizes Check Capture and Image with BISYS® Document Solutions [On-line]	
an	A442	M. GARVEY, Check Processing Goes Digital, InformationWeek Online News in Rev [On-line], [Retrieved 7/29/2002], InformationWeek.com. Retrieved from the Internet: <URL:http://www.informationweek.com/648/48iuchk.htm	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	1/6/05
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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